

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
21458	EMPLOYERS INSURANCE OF WAUSA	405	72	82.2%	79.3%	76.3%
15350	WEST BEND MUTUAL INS CO	467	93	80.1%	81.7%	82.1%
15261	SOCIETY INSURANCE A MUTUAL CO	307	62	79.8%	79.5%	79.5%
40827	COMBINED SPECIALTY INSURANCE C	121	29	76.0%	80.5%	74.1%
15091	RURAL MUTUAL INS CO	90	22	75.6%	75.5%	72.2%
25674	TRAVELERS INDEMNITY CO OF IL	212	53	75.0%	72.5%	63.7%
26069	WAUSAU BUSINESS INS CO	99	26	73.7%	76.8%	72.9%
26042	WAUSAU UNDERWRITERS INS CO	94	25	73.4%	74.6%	71.0%
10677	CINCINNATI INSURANCE CO THE	80	22	72.5%	78.5%	64.0%
35386	FIDELITY & GUARANTY INS CO	93	26	72.0%	67.1%	60.6%
24147	OLD REPUBLIC INS CO	144	42	70.8%	66.3%	67.5%
24449	REGENT INSURANCE CO	172	51	70.3%	66.9%	68.4%
22748	PACIFIC EMPLOYERS INS CO	38	12	68.4%	66.9%	64.0%
24988	SENTRY INSURANCE A MUTUAL CO	523	175	66.5%	70.3%	70.6%
23043	LIBERTY MUTUAL INS CO	131	48	63.4%	60.8%	55.3%
29157	UNITED WISCONSIN	188	69	63.3%	60.1%	63.8%
SI	DEPT OF ADMINISTRATION	95	35	63.2%	66.3%	54.4%
SI	GENERAL MOTORS CORPORATION	28	11	60.7%	68.0%	53.8%
23817	ILLINOIS NATIONAL INS CO	90	36	60.0%	57.2%	38.7%
23035	LIBERTY MUTUAL FIRE INS CO	249	102	59.0%	62.7%	58.7%
19445	NATIONAL UNION FIRE INS CO OF P	68	28	58.8%	54.4%	44.9%
SI	CITY OF MILWAUKEE	213	89	58.2%	56.4%	59.7%
14184	ACUITY INSURANCE CO	345	146	57.7%	61.5%	63.4%
21407	EMCASCO INSURANCE CO	94	40	57.4%	64.1%	55.1%
16535	ZURICH AMERICAN INSURANCE CO	436	199	54.4%	57.1%	53.8%
20494	TRANSPORTATION INSURANCE CO	149	84	43.6%	46.7%	48.7%
24872	CONNECTICUT INDEMNITY CO THE	17	10	41.2%	33.9%	16.8%
22977	LUMBERMENS MUTUAL CAS CO	12	8	33.3%	48.8%	52.9%
30562	AMERICAN MANUFACTURERS MUT	5	4	20.0%	40.5%	59.3%
18910	AMERICAN PROTECTION INS CO	14	14	0.0%	54.1%	52.1%
Totals for Group:		4,979	1,633	67.2%	68.0%	64.3%

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
SI	BRIGGS & STRATTON CORP	22	3	86.4%	92.6%	92.1%
31895	AMERICAN INTERSTATE INS CO	21	0	100.0%	89.1%	72.9%
SI	WISCONSIN BELL INC	12	1	91.7%	87.3%	75.9%
14303	INTEGRITY MUTUAL INS CO	67	13	80.6%	80.7%	79.9%
13986	FRANKENMUTH MUTUAL INS CO	68	15	77.9%	80.2%	55.1%
22659	INDIANA INSURANCE CO	14	5	64.3%	80.0%	63.2%
24767	ST PAUL FIRE & MARINE INS CO	68	17	75.0%	79.7%	62.9%
SI	KOHLER CORPORATION	63	14	77.8%	79.6%	69.1%
25879	FIDELITY & GUARANTY INS UNDERWR	2	1	50.0%	79.5%	61.2%
SI	BRUNSWICK CORPORATION	16	4	75.0%	79.5%	68.8%
13021	UNITED FIRE & CASUALTY CO	9	3	66.7%	78.6%	68.2%
24791	ST PAUL MERCURY INS CO	31	3	90.3%	78.5%	70.3%
SI	GEORGIA PACIFIC CORPORATION	6	1	83.3%	78.1%	65.6%
19259	SELECTIVE INS CO OF SOUTH CAROL	21	5	76.2%	77.2%	59.6%
42480	VENTURE INS CO	29	9	69.0%	77.2%	82.2%
SI	MILWAUKEE TRANSPORT SERVICES I	26	3	88.5%	76.6%	73.0%
15393	WISCONSIN AMERICAN MUTUAL IN	14	7	50.0%	76.5%	54.8%
40967	ST PAUL FIRE & CASUALTY INS CO	25	9	64.0%	73.3%	62.4%
18988	AUTO OWNERS INS CO	36	12	66.7%	73.0%	75.1%
19275	AMERICAN FAMILY MUTUAL INS CO	49	13	73.5%	72.8%	75.5%
22322	GREENWICH INSURANCE CO	53	11	79.2%	71.4%	58.1%
SI	SCHNEIDER NATIONAL CARRIERS I	25	8	68.0%	70.6%	78.1%
19305	ASSURANCE COMPANY OF AMER	11	3	72.7%	70.5%	63.9%
24414	GENERAL CAS CO OF WI	96	38	60.4%	68.7%	66.8%
22543	SECURA INSURANCE A MUTUAL CO	101	27	73.3%	68.7%	60.1%
21415	EMPLOYERS MUTUAL CASUALTY C	106	42	60.4%	67.4%	68.3%
25887	UNITED STATES FIDELITY & GUARAN	21	8	61.9%	67.3%	57.4%
25682	TRAVELERS INDEMNITY CO OF CT T	27	6	77.8%	67.0%	57.2%
39357	TRAVELERS INSURANCE CO THE	21	7	66.7%	66.9%	50.0%
19895	ATLANTIC MUTUAL INS CO	1	0	100.0%	62.5%	49.7%
25976	UTICA MUTUAL INS CO	9	3	66.7%	62.5%	38.3%
10472	CAPITOL INDEMNITY CORP	31	7	77.4%	60.3%	60.5%
26425	WAUSAU GENERAL INS CO	32	11	65.6%	59.8%	61.3%
SI	STORA ENSO NORTH AMERICA COR	20	7	65.0%	59.5%	44.2%
21873	FIREMANS FUND INS CO	13	5	61.5%	59.3%	44.1%
40142	AMERICAN ZURICH INS CO	12	7	41.7%	58.6%	65.2%
10239	SECURA SUPREME	2	1	50.0%	56.7%	54.6%
19380	AMERICAN HOME ASSURANCE CO	91	40	56.0%	54.5%	39.4%
42404	LIBERTY INSURANCE CORP	20	10	50.0%	54.2%	60.3%
24830	CITIES & VILLAGES MUTUAL INS CO	25	13	48.0%	52.3%	56.5%
10166	ACCIDENT FUND INS CO OF AMERIC	69	32	53.6%	51.4%	43.8%
SI	DAIMLERCHRYSLER CORPORATION	12	8	33.3%	50.8%	49.8%
20486	TRANSCONTINENTAL INSURANCE C	14	8	42.9%	50.8%	45.4%
19682	HARTFORD FIRE INSURANCE CO	38	19	50.0%	50.6%	36.2%
13935	FEDERATED MUTUAL INS CO	47	21	55.3%	50.0%	39.6%
21237	CASUALTY RECIPROCAL EXCHANG	2	2	0.0%	47.1%	57.7%
24228	PEKIN INSURANCE CO	26	13	50.0%	46.2%	42.0%
14591	MILWAUKEE MUTUAL INS CO	11	7	36.4%	44.4%	36.4%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
30104	HARTFORD UNDERWRITERS INS CO	12	6	50.0%	43.8%	40.1%
41181	UNIVERSAL UNDERWRITERS INS CO	11	5	54.5%	43.4%	40.0%
25402	AMCOMP ASSURANCE CORP	57	36	36.8%	41.8%	38.3%
31003	TRI STATE INS CO OF MN	101	59	41.6%	41.1%	41.0%
29459	TWIN CITY FIRE INS CO	44	29	34.1%	39.9%	42.2%
SI	COOPER POWER SYSTEMS INC	12	11	8.3%	38.9%	36.6%
24678	ROYAL INDEMNITY CO	48	30	37.5%	37.2%	27.6%
24589	AMERICAN & FOREIGN INS CO	68	40	41.2%	36.5%	31.8%
SI	UW-SYSTEM ADMINISTRATION	59	37	37.3%	35.2%	32.5%
20443	CONTINENTAL CASUALTY CO	7	6	14.3%	33.3%	40.7%
26956	WIS COUNTY MUTUAL INS CORP	14	9	35.7%	31.6%	33.3%
22918	AMERICAN MOTORISTS	9	7	22.2%	31.2%	40.8%
24902	SECURITY INSURANCE CO OF HART	30	21	30.0%	29.6%	28.3%
26980	ROYAL INSURANCE CO OF AMERICA	8	5	37.5%	29.4%	23.2%
19410	COMMERCE & INDUSTRY INS CO	68	50	26.5%	27.4%	24.3%
20281	FEDERAL INSURANCE CO	45	39	13.3%	27.2%	25.4%
SI	MILWAUKEE BOARD OF SCHOOL DI	87	68	21.8%	25.6%	28.5%
19429	INSURANCE COMPANY OF STATE OF	38	33	13.2%	20.5%	22.9%
SI	COUNTY OF MILWAUKEE	24	19	20.8%	16.9%	22.0%
20346	PACIFIC INDEMNITY CO	15	13	13.3%	12.5%	14.9%
SI	CITY OF MADISON	21	21	0.0%	7.9%	8.6%
SI	TARGET CORP	0	0	0.0%	0.0%	0.0%
Totals for Group:		2,313	1,046	54.8%	55.5%	50.5%

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
SI	STI HOLDINGS, INC	0	0	0.0%	100.0%	100.0%
SI	BENEVOLENT CORPORATION CEDA	9	0	100.0%	100.0%	90.7%
SI	MARTEN TRANSPORT LTD	15	1	93.3%	91.5%	89.4%
20109	BITUMINOUS FIRE & MARINE INS CO	9	0	100.0%	79.2%	86.4%
SI	VOLLRATH COMPANY LLC	8	1	87.5%	73.3%	84.7%
SI	USF HOLLAND INC	12	1	91.7%	82.2%	81.4%
SI	TECUMSEH PRODUCTS COMPANY	13	2	84.6%	87.1%	81.2%
SI	COUNTY OF JEFFERSON	6	1	83.3%	77.8%	80.3%
13331	AMERICAN HARDWARE MUTUAL I	4	1	75.0%	82.1%	78.8%
SI	COUNTY OF WALWORTH	6	0	100.0%	81.5%	78.8%
25143	STATE FARM FIRE & CASUALTY CO	19	2	89.5%	79.1%	78.4%
20699	ACE PROPERTY AND CASUALTY IN	0	0	0.0%	100.0%	77.8%
SI	HARNISCHFEGER CORPORATION	16	3	81.3%	74.4%	77.7%
SI	KIMBERLY-CLARK CORPORATION	14	4	71.4%	67.3%	76.9%
SI	COUNTY OF OUTAGAMIE	9	2	77.8%	90.5%	76.7%
SI	COUNTY OF DODGE	8	1	87.5%	88.5%	76.6%
33600	L M INSURANCE CORP	5	2	60.0%	70.0%	75.8%
10545	FREMONT CASUALTY INSURANCE	0	0	0.0%	100.0%	75.0%
SI	KWIK TRIP INC	6	2	66.7%	77.8%	74.8%
SI	COUNTY OF WASHINGTON	10	2	80.0%	85.0%	73.7%
SI	CASE CORPORATION	3	0	100.0%	85.0%	73.7%
21180	SENTRY SELECT	9	4	55.6%	70.7%	73.1%
SI	COUNTY OF ROCK	13	3	76.9%	87.1%	72.9%
SI	ILLINOIS TOOL WORKS INC	2	0	100.0%	75.0%	71.7%
36919	HAWKEYE SECURITY INS CO	11	1	90.9%	75.6%	70.3%
14265	INDIANA LUMBERMENS MUTUAL IN	6	2	66.7%	83.3%	68.8%
SI	CONAGRA DAIRY FOODS COMPANY	2	1	50.0%	50.0%	68.6%
26247	AMERICAN GUARANTEE & LIABIL	5	2	60.0%	70.0%	66.7%
SI	FEDERAL EXPRESS CORPORATION	7	4	42.9%	70.2%	66.7%
20508	VALLEY FORGE INS CO	37	17	54.1%	64.2%	65.9%
SI	TEXTRON INC	2	0	100.0%	100.0%	65.8%
23280	CINCINNATI INDEMNITY CO	0	0	0.0%	71.4%	65.1%
19356	MARYLAND CASUALTY CO	6	5	16.7%	58.1%	64.7%
19038	TRAVELERS CASUALTY & SURETY C	17	3	82.4%	74.1%	64.5%
33588	FIRST LIBERTY INS CORP THE	11	3	72.7%	61.8%	63.6%
14117	GRINNELL MUT REINSUR CO	9	2	77.8%	81.8%	63.1%
24112	WESTFIELD INSURANCE CO	4	4	0.0%	42.9%	62.7%
SI	COUNTY OF WINNEBAGO	4	1	75.0%	62.5%	62.5%
SI	ALLEN-BRADLEY COMPANY LLC	11	3	72.7%	78.0%	61.9%
21040	FREMONT INDEMNITY CO	0	0	0.0%	0.0%	60.8%
28665	CINCINNATI CASUALTY CO THE	13	4	69.2%	69.1%	60.6%
24732	GENERAL INSURANCE CO OF AMERI	0	0	0.0%	100.0%	58.9%
10804	CONTINENTAL WESTERN INS CO	10	2	80.0%	77.8%	57.1%
18767	CHURCH MUTUAL INSURANCE CO	19	10	47.4%	62.7%	56.8%
26662	MILWAUKEE CASUALTY INSURAN	6	2	66.7%	58.3%	56.4%
19690	AMERICAN ECONOMY INS CO	1	0	100.0%	50.0%	54.5%
SI	COUNTY OF SHEBOYGAN	16	8	50.0%	55.6%	54.5%
24775	ST PAUL GUARDIAN INS CO	9	1	88.9%	81.5%	53.9%

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Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER_NAME	First reports	Late reports	percent prompt	YTD percent	3_yr percent
22292	HANOVER INSURANCE CO THE	6	2	66.7%	75.8%	53.8%
25151	STATE FARM GENERAL INS CO	0	0	0.0%	0.0%	53.2%
SI	RIPON FOODS INC	7	1	85.7%	61.1%	53.2%
25615	CHARTER OAK FIRE INS CO	5	0	100.0%	63.2%	51.3%
11371	GREAT WEST CASUALTY CO	14	6	57.1%	42.9%	50.7%
22667	ACE AMERICAN INSURANCE CO	70	26	62.9%	51.3%	50.6%
15377	WESTERN NATIONAL MUTUAL INS C	4	1	75.0%	51.4%	50.3%
19704	AMERICAN STATES INS CO	3	0	100.0%	63.6%	50.0%
23582	HARLEYSVILLE INSURANCE CO	1	1	0.0%	33.3%	49.2%
24422	LEGION INSURANCE CO	0	0	0.0%	14.3%	47.7%
21261	ELECTRIC INSURANCE CO	8	3	62.5%	44.4%	47.1%
19828	ARGONAUT MIDWEST INS CO	1	0	100.0%	66.7%	45.5%
27855	ZURICH AMERICAN INS OF IL	1	1	0.0%	46.7%	45.0%
25658	TRAVELERS INDEMNITY COMPANY T	2	0	100.0%	60.0%	44.8%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	44.6%
SI	COUNTY OF BROWN	4	1	75.0%	73.7%	44.3%
13439	PARTNERS MUTUAL INS CO	7	2	71.4%	53.6%	42.1%
37273	FIREMANS FUND INS CO OF WI	2	1	50.0%	45.8%	40.7%
14516	HARLEYSVILLE LAKE STATES INS C	1	1	0.0%	55.6%	40.6%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	22.2%	40.5%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	38.6%
42650	ONEBEACON MIDWEST INS CO	1	1	0.0%	42.9%	38.2%
25534	TIG INSURANCE CO	0	0	0.0%	0.0%	37.9%
SI	COUNTY OF WAUKESHA	2	1	50.0%	30.8%	37.5%
45934	AMERICAN COMPENSATION	2	1	50.0%	50.0%	36.7%
29785	NN INSURANCE CO	1	1	0.0%	0.0%	36.7%
21865	ASSOCIATED INDEMNITY CORP	11	5	54.5%	51.4%	35.2%
20613	AMERICAN EMPLOYERS INS CO	1	1	0.0%	33.3%	35.0%
SI	DELPHI CORPORATION	3	1	66.7%	62.5%	35.0%
SI	JOURNAL SENTINEL INC	3	0	100.0%	44.4%	34.9%
23108	LUMBERMEN'S UNDERWRITING AL	7	6	14.3%	22.2%	33.6%
33006	AMERICAN PHYSICIANS ASSURANC	2	2	0.0%	40.0%	33.3%
19801	ARGONAUT INS CO	2	1	50.0%	37.5%	32.3%
SI	COUNTY OF DANE	12	9	25.0%	34.3%	31.6%
SI	FORT JAMES OPERATING COMPANY	1	1	0.0%	0.0%	31.0%
29424	HARTFORD CASUALTY INS CO	3	3	0.0%	35.7%	30.0%
24074	OHIO CASUALTY INS CO	8	3	62.5%	51.6%	30.0%
21857	AMERICAN INSURANCE CO THE	9	7	22.2%	40.0%	29.3%
14176	HASTINGS MUTUAL INS CO	8	2	75.0%	50.0%	28.3%
SI	COUNTY OF MANITOWOC	5	4	20.0%	31.6%	27.9%
20427	AMERICAN CASUALTY CO OF READ	2	2	0.0%	26.3%	27.0%
SI	INTERNATIONAL PAPER COMPANY	9	5	44.4%	32.6%	26.1%
SI	CONSOLIDATED PAPERS INC	0	0	0.0%	100.0%	25.0%
SI	WISCONSIN ELECTRIC POWER COMP	9	7	22.2%	43.8%	23.2%
SI	J C PENNEY CORPORATION INC	13	11	15.4%	18.8%	22.9%
25135	STATE AUTOMOBILE MUTUAL INSU	4	2	50.0%	42.9%	22.2%
18023	STAR INSURANCE CO	1	0	100.0%	46.2%	22.0%
21113	UNITED STATES FIRE INS CO	10	7	30.0%	18.5%	21.5%

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21105	NORTH RIVER INS CO THE	0	0	0.0%	50.0%	21.1%
SI	LAND O LAKES INC	4	2	50.0%	42.9%	20.8%
SI	COUNTY OF LA CROSSE	6	2	66.7%	47.5%	19.7%
SI	DEPT OF TRANSPORTATION	7	5	28.6%	31.0%	18.8%
SI	KMART CORPORATION	0	0	0.0%	0.0%	17.7%
10502	MERIDIAN CITIZENS MUTUAL INSU	2	2	0.0%	33.3%	17.3%
SI	KOHL'S FOOD STORES INC	2	2	0.0%	33.3%	17.1%
SI	EMERSON ELECTRIC COMPANY	6	5	16.7%	30.0%	16.9%
37478	HARTFORD INSURANCE CO OF THE M	2	1	50.0%	12.5%	14.8%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	0.0%	14.3%
20397	VIGILANT INSURANCE CO	3	2	33.3%	19.2%	11.8%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.0%	14.3%	10.7%
SI	WISCONSIN PUBLIC SERVICE CORP	4	4	0.0%	12.9%	6.1%
Totals for Group:		703	261	62.9%	60.3%	51.2%